




J. Craig Whitley
United States Bankruptcy Judge

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
SHELBY DIVISION**

IN RE:

Richard Lee Ledford

SSN#: XXX-XX-0341

Chapter 13

CASE NO: 15-40116

Related Court Docket Number: 25

ORDER

ON 09/25/2015, AFTER NOTICE, THIS MATTER CAME ON FOR CONSIDERATION WITHOUT PROTEST UPON: Trustee's Objection to the claim of Army & Air Force Exchange Services in the amount of \$2439.19 (Trustee claim 20, Court claim 5)

AND, THIS COURT FINDS that:

[X] The claim as filed is insufficient as a matter of law to prove a perfected lien in the alleged secured collateral.

IT IS, THEREFORE, ORDERED that:

[X] The objection to the claim of the creditor is sustained; the claim of the creditor will be treated as a general unsecured claim for purposes of the debtor's plan.

This Order has been signed electronically,
pursuant to administrative order of the Court.
Effective as of date of entry.

J. Craig Whitley
UNITED STATES BANKRUPTCY JUDGE